

The Claims

1. (Original) One or more computer readable media having stored thereon a plurality of instructions that, when executed by one or more processors, causes the one or more processors to perform acts including:

receiving, from a merchant server, an indication of a purchase a user is attempting to make;

identifying a plurality of accounts corresponding to the user;

selecting a subset of the plurality of accounts to make available to the user, the subset including only those accounts that can be used by the user to make a purchase at the merchant server; and

presenting the subset of accounts to the user.

2. (Original) One or more computer readable media as recited in claim 1, wherein the plurality of accounts include one or more of: credit card accounts, debit card payment accounts, gift certificate payment accounts, rebate payment accounts, reward payment accounts, and cash payment accounts.

3. (Original) One or more computer readable media as recited in claim 1, wherein the accounts that can be used to make a purchase at the merchant server are those accounts of a type identified by the merchant server as well as additional accounts of a type that are mapped to an account type identified by the merchant server as being useable.

4. (Original) One or more computer readable media as recited in claim 1, wherein the accounts that can be used to make a purchase at the merchant server are those accounts of a type identified by the merchant server as well as additional accounts of a type from which funds can be added to an account of a type identified by the merchant server.

5. (Original) One or more computer readable media as recited in claim 3, wherein the plurality of instructions further cause the one or more processors to perform acts including receiving, from the merchant server, the identification of types of accounts as part of the indication of the purchase the user is attempting to make.

6. (Original) One or more computer readable media as recited in claim 1, wherein the plurality of instructions further cause the one or more processors to perform acts including:

receiving a user selection of one of the subset of accounts; and

forwarding, to the merchant server, payment information corresponding to the selected account.

7. (Original) One or more computer readable media as recited in claim 1, wherein the plurality of instructions further cause the one or more processors to perform acts including:

receiving a user selection of two or more of the subset of accounts;

allowing the user to combine funds from the selected accounts into a combined account; and

forwarding, to the merchant server, payment information corresponding to the combined account.

8. (Original) One or more computer readable media as recited in claim 7, wherein the plurality of instructions further cause the one or more processors to perform acts including allowing the user to combine funds from one account that is not identified by the merchant as acceptable with another account that is identified by the merchant as acceptable.

9. (Original) One or more computer readable media as recited in claim 1, wherein the plurality of instructions further cause the one or more processors to perform acts including:

receiving a user selection of one of the subset of accounts;

mapping payment information corresponding to the account to a format that can be used to make a purchase at the merchant server; and

forwarding, to the merchant server, the mapped payment information.

10. (Original) One or more computer readable media as recited in claim 1, wherein the plurality of accounts are identified in an electronic wallet, and wherein the plurality of instructions further cause the one or more processors to perform acts including:

receiving, from the merchant server, a request for information not included in the electronic wallet;

querying the user for the information;

receiving a response to the query;

returning the response to the merchant server as the requested information.

11. (Currently amended) A method comprising:

presenting a plurality of accounts of different types to a user, the plurality of accounts being included in an electronic wallet; and

allowing the user to transfer value from one of the plurality of accounts to another of the plurality of accounts.

12. (Currently amended) A method as recited in claim 11, further comprising storing the plurality of accounts in ~~an~~ the electronic wallet on a remote server.

13. (Original) A method as recited in claim 11, wherein the different types of accounts include two or more of: debit card payment accounts, gift certificate payment accounts, rebate payment accounts, reward payment accounts, allowance payment accounts, and cash payment accounts.

14. (Original) A method as recited in claim 11, wherein the allowing comprises allowing the user to transfer value from one of the plurality of accounts to another of the plurality of accounts while in the process of making an on-line purchase.

15. (Original) A method as recited in claim 14, wherein the allowing further comprises allowing the user to transfer value from an account that is not accepted by a merchant at which the on-line purchase is being made to an account that is accepted by the merchant.

16. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 11.

17. (Original) A system comprising:
a wallet server to store a plurality of payment accounts for a user; and
a user interface component, coupled to the wallet server, to display the plurality of payment accounts and to allow manipulation of the payment accounts including transferring value from one payment account to another.

18. (Original) A system as recited in claim 17, wherein the user interface component comprises a web page.

19. (Currently amended) A method comprising:
receiving a request from a user to make a purchase using a particular type of fund included in an electronic wallet of the user;

converting payment information corresponding to the particular fund to a credit card format; and

communicating the converted payment information to a merchant for the purchase.

20. (Original) A method as recited in claim 19, wherein the particular type of fund comprises a gift certificate.

21. (Original) A method as recited in claim 19, wherein the particular type of fund comprises a rebate.

22. (Original) A method as recited in claim 19, wherein the converting comprises converting the payment information to the credit card format without the user's knowledge.

23. (Original) A method as recited in claim 19, wherein the converting comprises converting the payment information to a Visa® credit card format.

24. (Original) A method as recited in claim 19, wherein the communicating comprises communicating the converted payment information to the merchant without any indication of the conversion from the particular type of fund.

25. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 19.

26. (Currently amended) A method comprising:
maintaining, in an electronic wallet, a plurality of different types of payment accounts for a user; ~~and~~
allowing the user to transfer payment information stored in the payment accounts to merchants to make purchases; and
allowing the user to transfer funds between different ones of the plurality of different types of payment accounts.

27. (Original) A method as recited in claim 26, wherein the types of payment accounts include one or more of: debit cards, gift certificates, rebates, allowances, and cash.

28. (Original) A method as recited in claim 26, wherein the maintaining comprises maintaining the plurality of different types of payment accounts at a remote server.

29. (Canceled).

30. (Original) A method as recited in claim 26, further comprising allowing additional funds to be added to a payment account.

31. (Original) A method as recited in claim 30, wherein allowing additional funds to be added to the payment account comprises allowing additional funds to be added to the payment account by the user.

32. (Currently amended) A method as recited in claim 30, ~~wherein the plurality of different types of payment accounts are maintained in an electronic wallet, and~~ further comprising:

receiving a request from a merchant for information that is not included in the electronic wallet;

obtaining the requested information from the user;

returning the requested information to the merchant.

33. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 26.

34. (Original) One or more computer readable media having stored thereon a plurality of instructions that, when executed by one or more processors, causes the one or more processors to perform acts including:

maintaining a gift certificate account including payment information corresponding to the gift certificate account;

presenting, to the user, the gift certificate account as a gift certificate; and

presenting, to a merchant, the gift certificate account as a credit card.